

In re:
Todd Fisher
Debtor

Case No. 19-14573-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Sep 20, 2024

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2024:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Todd Fisher, 728 N. Reservoir Street, Lancaster, PA 17602-2143 |
| 14664815 | + Barclays Mortgage Trust 2021-NPL1, c/o Jill Manuel-Coughlin, Esq., Powers Kirn, LLC, 8 Neshaminy Interplex, Suite 215, Trevoze, PA 19053-6980 |
| 14394104 | Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046 |
| 14364092 | + Ditech Financial LLC, c/o Rebecca A. Solarz, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| 14360371 | Ditech Financial, LLC, PO Box 6154, Rapid City, SD 57709 |
| 14360373 | + Lancaster County Treasurer, Lancaster Cnty & Municip Real Estate Tax, 150 North Queen Street, PO Box 1447, Lancaster, PA 17608-1447 |
| 14360382 | Vanguard, P.O. Box 960, Valley Forge, PA 19482-0960 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| smg | + Email/Text: taxclaim@countyofberks.com | Sep 20 2024 23:50:00 | Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 |
| smg | + Email/Text: usapae.bankruptcynotices@usdoj.gov | Sep 20 2024 23:51:00 | U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 |
| 14360363 | Email/Text: dltlegal@hab-inc.com | Sep 20 2024 23:50:00 | Berkheimer and Associates, 50 N 7th Street, Bangor, PA 18013 |
| 14380123 | Email/Text: BKPT@cfna.com | Sep 20 2024 23:50:00 | CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011 |
| 14371820 | + Email/PDF: ebn_ais@aisinfo.com | Sep 20 2024 23:58:47 | Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 14360364 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Sep 20 2024 23:58:49 | Capital One, N.a., Po Box 30281, Salt Lake City, UT 84130-0281 |
| 14360365 | + Email/Text: bankruptcycollections@citadelbanking.com | Sep 20 2024 23:51:00 | Citadel Federal Cred U, 520 Eagle View Blvd, Exton, PA 19341-1119 |
| 14360366 | + Email/Text: bankruptcycollections@citadelbanking.com | Sep 20 2024 23:51:00 | Citadel Federal Credit Union, 520 Eagle View Blvd, Exton, PA 19341-1119 |
| 14360368 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Sep 20 2024 23:58:56 | Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241 |
| 14360369 | + Email/Text: BKPT@cfna.com | Sep 20 2024 23:50:00 | Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399 |
| 14375694 | Email/Text: mrdiscen@discover.com | Sep 20 2024 23:50:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14360370 | + Email/Text: mrdiscen@discover.com | Sep 20 2024 23:50:00 | Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316 |
| 14360372 | Email/Text: sbse.cio.bnc.mail@irs.gov | | |

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|----------|--|----------------------|--|
| | | Sep 20 2024 23:50:00 | Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114 |
| 14389957 | Email/PDF: resurgentbknofications@resurgent.com | Sep 20 2024 23:58:47 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14360375 | + Email/Text: unger@members1st.org | Sep 20 2024 23:51:00 | MEMBERS FIRST FCU, 5000 LOUISE DRIVE, Mechanicsburg, PA 17055-4899 |
| 14360374 | + Email/Text: unger@members1st.org | Sep 20 2024 23:51:00 | Members 1st F C U, 5000 Louise Dr, Mechanicsburg, PA 17055-4899 |
| 14360376 | + Email/Text: bankruptcydpt@mcmcg.com | Sep 20 2024 23:51:00 | Midland Funding, 350 Camino De La Reina S, San Diego, CA 92108-3007 |
| 14386154 | + Email/Text: bankruptcydpt@mcmcg.com | Sep 20 2024 23:51:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 14601752 | + Email/Text: RASEBN@raslg.com | Sep 20 2024 23:50:00 | NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, C/O CHARLES GRIFFIN WOHLRAB, 10700 Abbott's Bridge Road, Ste 170, Duluth, GA 30097-8461 |
| 14452049 | Email/Text: mtgbk@shellpointmtg.com | Sep 20 2024 23:50:00 | New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826 |
| 14602111 | + Email/Text: RASEBN@raslg.com | Sep 20 2024 23:50:00 | NewRez LLC d/b/a Shellpoint Mortgage Servicing, c/o Charles Wohlrab, Esq., Robertson Anschutz Schneid Crane PLLC, 130 Clinton Rd #202, Fairfield, NJ 07004-2927 |
| 14394461 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Sep 20 2024 23:58:55 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 |
| 14360378 | + Email/PDF: ais.sync.ebn@aisinfo.com | Sep 20 2024 23:58:46 | Syncb/car Care Pep Boy, C/o Po Box 965036, Orlando, FL 32896-0001 |
| 14360379 | + Email/PDF: ais.sync.ebn@aisinfo.com | Sep 20 2024 23:58:44 | Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001 |
| 14360380 | + Email/PDF: ais.sync.ebn@aisinfo.com | Sep 20 2024 23:58:46 | Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024 |
| 14360912 | ^ MEBN | Sep 20 2024 23:47:44 | Synchrony Bank, c/o PRA Receivables Management, LLC, attn: Valerie Smith, PO Box 41021, Norfolk, VA 23541-1021 |
| 14360809 | ^ MEBN | Sep 20 2024 23:47:44 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14902000 | + Email/Text: mtgbk@shellpointmtg.com | Sep 20 2024 23:50:00 | U.S. Bank National Association, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826 |
| 14360381 | Email/Text: bankruptcy@unifund.com | Sep 20 2024 23:50:00 | Unifund, 10625 Techwoods Circle, Cincinnati, OH 45242 |
| 14360383 | Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Sep 20 2024 23:58:45 | Wells Fargo, Credit Bureau Dispute Resoluti, Des Moines, IA 50306 |
| 14363581 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Sep 20 2024 23:58:47 | Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938 |
| 14390461 | Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Sep 20 2024 23:58:56 | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |
| 14747806 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Sep 20 2024 23:58:44 | Wells Fargo Servicing Center, PO Box 564300, Charlotte NC 28256-4300 |
| 14360384 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Sep 20 2024 23:58:52 | Wf Pll, P.o. Box 94435, Albuquerque, NM 87199-4435 |

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 14360367 | *+ | Citadel Federal Credit Union, 520 Eagle View Blvd, Exton, PA 19341-1119 |
| 14360377 | *+ | Midland Funding, 350 Camino De La Reina S, San Diego, CA 92108-3007 |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2024 at the address(es) listed below:

| Name | Email Address |
|--------------------------------|---|
| DENISE ELIZABETH CARLON | on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com |
| DENISE ELIZABETH CARLON | on behalf of Creditor New Residential Mortgage LLC bkgroup@kmlawgroup.com |
| HAROLD N. KAPLAN | on behalf of Creditor New Residential Mortgage LLC hkaplan@rasnj.com |
| JILL MANUEL-COUGHLIN | on behalf of Creditor BARCLAYS MORTGAGE TRUST 2021-NPL1 MORTGAGE-BACKED SECURITIES, SERIES 2021-NPL1, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE bankruptcy@powerskirm.com |
| KARINA VELTER | on behalf of Creditor BARCLAYS MORTGAGE TRUST 2021-NPL1 MORTGAGE-BACKED SECURITIES, SERIES 2021-NPL1, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE karina.velter@powerskirm.com, bankruptcy@powerskirm.com |
| MELANIE WALZ SCARINGI | on behalf of Debtor Todd Fisher melanie@scaringilaw.com |
| MICHELLE L. MCGOWAN | on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING mimcgowan@raslg.com |
| SCOTT F. WATERMAN [Chapter 13] | ECFMail@ReadingCh13.com |
| Scott F Waterman | on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

| | | |
|-------------|---|-----------------------|
| IN RE: |) | |
| Todd Fisher |) | Case No. 19-14573-pmm |
| |) | |
| |) | |
| Debtor(s). |) | Chapter: 13 |
| |) | |
| |) | |

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

Date: September 20, 2024

For The Court

Timothy B. McGrath
Clerk of Court